

IS YOUR PRIVATE LIFE REALLY PRIVATE?

Your private life may not be so private. From unlisted numbers to your driver's license, today's computer-linked world can tell most anyone about you and your lifestyle.

There is a huge market for confidential information. Marketers use the information from driver's licenses and other public sources to cross-reference and compile detailed buying profiles. As an example of how such information may be used, one firm added five million elderly women to a marketing list after they responded to an ad for a bladder control product.

You can fight back to protect your privacy. Here are some ways to restrict the dissemination of information about you and your lifestyle:

- **Don't use your social security number as your driver's license number.** You have the right to request a number other than your social security number as your driver's license number. You can have this changed by going to the Department of Transportation and requesting a new number (cost \$8) or you can have the number changed when you get your license renewed at the regular renewal cost.
- When companies ask you personal questions about what you buy or how you live, ask them why they want to know. And don't give any information you wouldn't want handed over to marketing companies.
- Don't be afraid to ask questions about privacy when you are signing up for anything from a bank account to a charge card.
- Provide only the necessary information on incentive, rebate and warranty registration forms.
- Check into Caller ID, call blocking and other optional phone services. Many people have begun relying on their answering machines to screen their calls. If the caller is someone the consumer wishes to speak with, they can pick up the call or return the call immediately.
- Write to companies and organizations that send you mail you don't want and ask to be taken off their mailing lists.
- Don't write your phone number on charge slips or your charge account numbers on personal checks. Under North Dakota law, merchants are prohibited from recording your charge account numbers on personal checks.
- Do not have your social security number printed on your check blanks. Remember, if your driver's license number is your social security number, each time you write a check and the cashier asks for identification, you have no control over who sees your social security number once that check leaves your hands.
- "Opt out" of sharing your financial or personal information. Federal law requires banks, credit card companies, brokerage firms and insurance companies to send you a "privacy notice" each year – including a toll-free number or form to prohibit them from selling your data to unaffiliated "third-party" companies. You can ask to "opt out" at any time.